



South Bend Legion Post No. 50 Meets Every Second and Fourth Thursday Evening 8 P. M. At the Chamber of Commerce.



EXTEND TIME FOR REINSTATING WAR RISK INSURANCE

Issue Regulations Governing
Relief to Wounded Ex-
Service Men.

Notices regarding soldiers' relief of paramount importance to every ex-service man have been received by the local post of the American Legion and the branch of the American Red Cross. The new information letter is in regard to reinstatement of insurance and the time limit set for vocational training. The insurance act has been extended until March 4, 1922. The summary of the act follows:

Reinstatement requirements for able bodied ex-service men remain the same; that is, reinstatement may be secured within three months of lapse on the payment of two months' premiums and on the applicant's statement that he is in good health at the time of application as at the date his insurance lapsed. After the three month period and at any time prior to March 4, 1922, an able bodied man may reinstate on the payment of two months' premiums, provided he is in good health at the time of application as at the date his insurance lapsed. After the three month period and at any time prior to March 4, 1922, an able bodied man may reinstate on the payment of two months' premiums, provided he is in good health, so states in his written application and furnishes a report of a full medical examination, substantiating this statement. Such examination may be made by any reliable physician in the community at the applicant's own expense. The application for reinstatement is made on form 742.

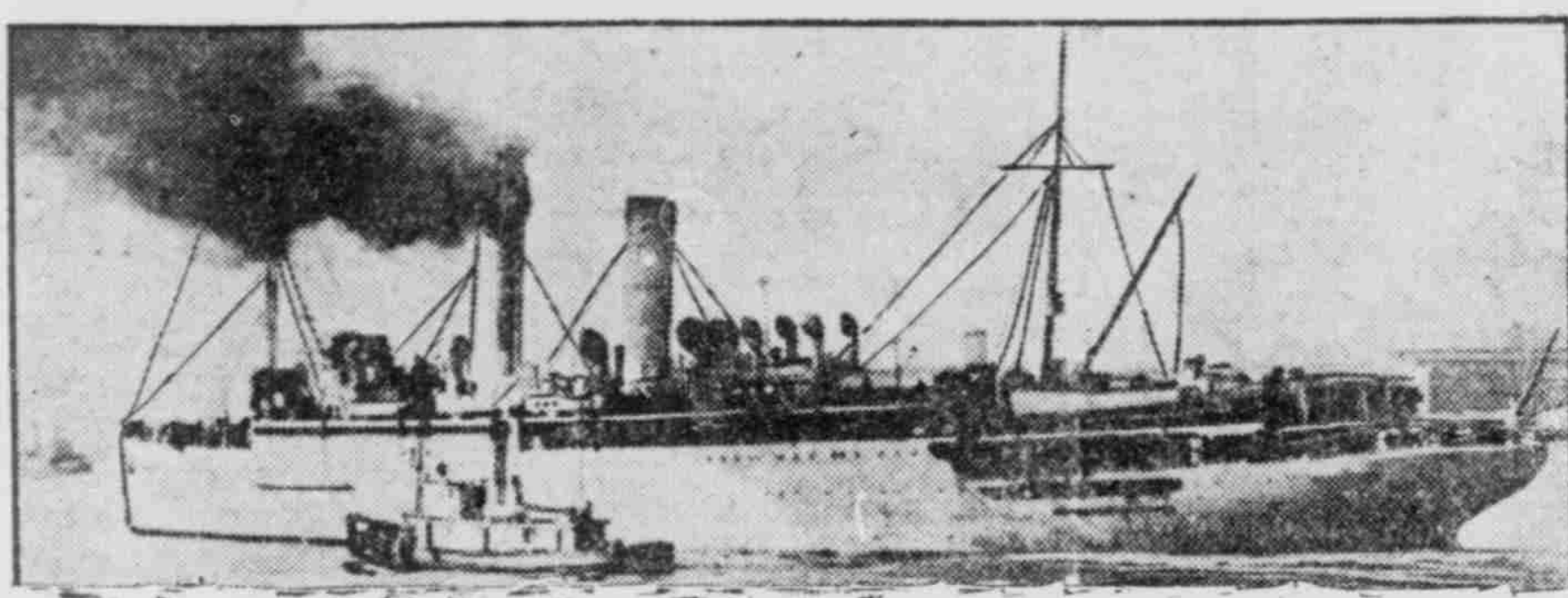
Under the amendment of Section 408 made on Aug. 9, 1921, a disabled ex-service man whose disability is traceable to his service, may reinstate his government insurance on the payment of all back premiums which would have been due had the insurance not lapsed, plus five per cent interest compounded annually from the date on which each premium was due by the terms of the policy.

A man suffering from a disability does not necessarily mean that he must reinstate under Section 408 of the War Risk Insurance act or not at all. If such disability is a minor one and does not impair the insurance risk, in other words, if the injury is not sufficient to affect the life of the applicant, he is still an insurance risk and may reinstate on payment of two months' premiums and medical report will be approved.

Evidence Required.
As the time period since discharge grows longer, it becomes increasingly important that additional evidence submitted in support of a man's claim be convincing, pertinent and to the point. In this connection, we would like to call particular attention to the fact that the War Risk Insurance act limits the payment of compensation for death or disability within one year following the claimant's discharge. In cases of death, the time limit has been extended to two years under the amendatory act passed Aug. 9, 1921.

In considering what evidence is needed to substantiate a man's

Liner Is Atlantic Fleet Flagship



The U. S. Columbia leaving New York as the flagship of Admiral Hiram P. Jones, commander of Atlantic fleet of dreadnoughts maneuvering off the coast of Cuba. The Columbia only recently became a war vessel. It formerly was the passenger liner Great Northern.

claim, each case should be considered individually since evidence varies from case to case. We have here made an outline, however, indicating in a general way the evidence usually required when a claim has been disallowed. Four reasons are generally given by the Veterans' bureau in disallowing claims.

Disability Rate.
This statement simply means that the claimant has been found suffering with a disability traceable to service but it is not of a sufficient degree to make compensation payable. As you know, the War Risk Insurance act limits the payment of compensation for a disability at least 10 per cent in extent. The following types of evidence, listed in their relative importance, should be submitted in such cases:

(a)—A statement from any physician, giving a diagnosis of the man's condition, the symptoms on which the diagnosis is based, and the opinion of the physician that the disability is at least 10 per cent in extent.

(b)—A statement from an employer that the claimant has not been able to work regularly because of a disability or that he has been discharged on account of his physical condition. Such a statement should be on the employer's letterhead, give the exact date when the man returned to his work following his discharge and whenever possible, the number of working days lost. If discharged from employment, the date is necessary.

(c)—If neither a physician's nor employer's statement is available, the affidavits of disinterested persons will be considered. Such affidavits should mention how frequently the claimant has occasion to see the man, what indications they have personally observed that the applicant is in poor health and unable to work.

(d)—An affidavit from the claimant himself in which he explains his condition will always receive consideration.

Usually upon receipt of such evidence a re-examination will be authorized by the Veterans' bureau in order to determine the extent of the man's disability. If found at least 10 per cent, compensation payments will be made.

Failure to Prosecute.
This statement simply means that a claimant has neglected to comply with requests received from the Veterans' bureau either for examination or for additional evidence. This type of case can be reopened by:

(a)—By submitting the evidence requested.

(b)—If failure to report for examination, a letter from the claimant explaining the reason and signifying his willingness to report.

By far the largest number of claims are allowed on this basis. In these cases an examination has already revealed that the claimant is suffering with a disability at least 10 per cent in extent but there is not sufficient evidence to prove the condition aggravated or incurred in service. The necessary evidence is as follows:

(a)—Affidavits from men who served with the claimant and who were with him at the time when the disability was incurred. For example, if a man has applied for compensation on account of his condition which he claims is traceable to an attack of gas or shell wound, the affidavits of the fellow comrades who were with him during the attack and can give the exact or approximate date and place when the attack took place, can mention whether the applicant was excused from duty for a certain period of time and was forced to report to a station for treatment, would be very valuable. If the applicant were subject to any unusual strain or exposure or met with any accident while in service, such facts should be mentioned.

(b)—Statements of any physician who examined the applicant and gave treatment within two years following the date of discharge if the disability claimed is a tuberculous or neuro-psychiatric condition or one year for any other disability. Such a statement should be written on the doctor's letter head. The statement should give the exact or approximate date when the first examination was made following the soldier's

discharge, the symptoms noted on which the diagnosis is based and the dates when treatment was given. In this connection, statements of physicians who had examined and treated the applicant prior to his entry into the service are also important.

(c)—Statements of employers tending to prove that the applicant was unable to resume his pre-war occupation, or his work was irregular owing to physical condition. Such statements should be written on the employer's letter head, should give the exact date when the applicant reported for work following his discharge and how much time he had been forced to lose from employment.

(d)—Failing an effort to secure the statements mentioned in a, b, and c, the affidavits of disinterested persons will be considered. Such affidavits should avoid hearsay. They should be very explicit and extend only to the personal knowledge of the affiant. For example, the affiant should give the exact or approximate date when he first saw the applicant following his discharge from service, should mention the specific condition he noticed in the applicant's appearance which would indicate he was in bad health; mention how frequently he had occasion to see the applicant at a later time; whether he noted that the applicant was in poor health and unable to work. Statements of opinion or repetition of the applicant's words to the affiant should be avoided. Mention might, however, be made whether the affiant knew the claimant prior to his enlistment in service; how frequently they saw him during such time; whether he seemed in good physical condition and able to work and what changes were noticed after his discharge.

Other Disabilities.
The evidence needed in such cases is a combination outlined under two and four.

If the statement of a doctor is submitted in support of a man's claim, the doctor should mention in the first paragraph that he is a duly authorized and licensed physician, practicing in the city of..... County..... State of.....

If a fellow comrade makes an affidavit he should explain in the first paragraph that he served in the same company and regiment as the claimant, namely Company..... Regiment..... at Amiens, Argonne, or whatever place it may have been, and stating that at the time the affiant and the claimant were well acquainted.

Vocational Training.
Under the Deficiency Bill approved June 16, 1921, all applications for training must be filed within 18 months. This makes December 16, 1922, the time limit for filing application for training. All ex-service men who have been interested in training but who have delayed in filing their applications, should be urged to do so immediately and to consult with the Sub-District Office regarding feasibility of training.

Under an act of Congress passed on March 4, 1921, training must begin within 12 months after the applicant has received notice that he is eligible.

Chillicothe School.
The Veterans' bureau reports that the U. S. Veterans' Bureau School No. 1, at Chillicothe, Ohio, is now well under way. The following courses are being given:

Auto mechanics, bee culture, carpentering, farm mechanics, horticulture, laundering, nursing (male), painting, poultry raising, shoe making, work, wine raising, upholstery

and auto-trim, vulcanizing.

Traveling Expenses.
A number of questions have come up relative to traveling expenses paid by the Veterans' bureau. Regulation No. 14 of the U. S. Veterans' bureau provides that claimants of beneficiaries are entitled to traveling expenses when authorized by proper authority in the following cases:

(a)—Report to a medical officer for an authorized medical examination.

(b)—Report to a designated government hospital or contract hospital, or outpatient department for examination, observation or treatment; transfers included when previously authorized or in case of extreme emergency.

(c)—Report to a designated point for determination of eligibility for training.

(d)—Report to a designated point to pursue a vocational training course, except in Section 3 training, where no transportation is to be issued.

(e)—Report back to their place of original acceptance of transport in any of the above cases when their examination, observation or treatment is completed.

(f)—Transportation not to exceed \$25 per year may be issued to cover necessary travel incident to the actual pursuit of training courses for trainees under Section 2 or Section 3. Any amount in excess of \$25 must be authorized by the assistant director, rehabilitation division.

(g)—Transportation may be provided to beneficiaries receiving training where the place of training can be reached only by a special arrangement owing to the geographical location.

(h)—To return a trainee within the continental limits of the United States upon completion of course under Section 2 to:

(1)—Place of original acceptance of training.

(2)—Bona fide home of trainee.

(3)—Place of employment.

Necessary attendants are authorized, when, in the opinion of the district manager, or his authorized representative, they are necessary.

Veterans' Mail.
Mail is being sent to the district office, Veterans' bureau, with insistent postage. It should be borne in mind that the Veterans' bureau has no fund from which to pay supplementary postage, and care should be taken to see that the proper amount of postage is paid by the sender. Stamps, likewise, should be prepaid and not sent collect.

In writing to the sub-district office, to any department of the district office, or to the chief of Red Cross service at the district office, you will kindly send your letter in duplicate for the convenience of the worker. Your care in this regard will be of considerable service in securing prompt action.

Duds, Whizbangs and H. E. From the St. Joe County Sector

With former Commander A. R. Macdonald continued to St. Joseph hospital it is possible that another legion post will be established in the city. At the present time there are five legion men in the hospital.

Frank Nelson has informed the post that he has changed his address from the Y. M. C. A. to the Home Accident and Health Insurance Co. Nelson will sell policies instead of memberships in the future.

Walter Clements, the legionnaire from Kentucky, has been placed on the committee of the Eagles to look after worthy ex-service men. The Eagles, co-operating with the Chamber of Commerce employment bureau, have fed 296 service men during the past three weeks.

"The Headache" is the latest

The campaign is to be put on by volunteer workers and all of the money collected will be turned over to the Russian relief committee.

There are 15 American workers in Russia with the American Friends Service Committee and four of them are from Indiana, Cornell and Estelle Hewson and Homer and Edna Morris, all of Richmond.

SHOW DIVERGENCE IN BONUS OPTION

Service Men From Pennsylvania Want Paid-Up Insurance Policies.

INDIANAPOLIS, Ind., Feb. 15.—Referendum votes conducted by the American Legion in widely separated localities prove National Commander Harford MacNider's statement that the choice of ex-service men will be divided among the five features of the adjusted compensation bill according to conditions existing in their localities.

More than 80 percent of 5,099 Pennsylvania veterans chose paid-up insurance in a recent poll. Two-thirds of 6,166 Iowa ex-service men on the other hand, chose cash compensation in a referendum conducted by the Iowa Legionnaires' official publication of that department. Compensation opponents now know the way the wind whistles through the Iowa cornfields, for only two veterans expressed themselves as opposed to cash compensation. Legion officials say that the depression in agriculture, the state's leading industry, accounts for the heavy preponderance of the cash compensation choice.

Less than half of the ex-service men of America will ask for ready money if the results of a vote in two Kansas posts are a criterion. Only 26 percent of the Wichita Legionnaires and 35 percent of the post at Atchison chose the cash provision under the twofold bill. Home and farm aid was first choice of the Wichita Legion men, while the Atchison post agreed with Pennsylvania veterans in the preference of paid-up insurance. One hundred percent of the Atchison and 99 percent of the Wichita post voted for some form of compensation.

Hear the New



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LEGION OPPOSES MEMORIAL PLANS

Warns State Department
Against Giving Funds for
Building at This Time.

The American Legion, through the national legislative committee, is making a determined effort to prevent the appropriation of funds by congress or any state legislature for a national World War memorial at this time.

In a letter to all state legislative chairmen of the Legion, J. T. Taylor, vice chairman of the national legislative committee, has urged that all state governments "thoroughly investigate the George Washington Memorial association and its plans before making an appropriation to it for a memorial to George Washington or the erection of a victory memorial."

"It is imperative," he says, "that each department of the Legion recommend to its state government that if an appropriation is made it be strictly limited to the erection of a memorial to George Washington."

According to Taylor, the George Washington Memorial association during a period covering some 19 years "has succeeded by various methods in collecting \$500,000."

Bluntly stated, "Will you leave politics? Inquired the sympathetic friend. 'Nobody leaves politics,' replied Senator Sorghum. 'Everybody stays till he gets left.'—Washington Star.



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Chamber of Commerce
HEADQUARTERS

APPLICATION BLANK

Fill out and mail to Legion Headquarters, Chamber of Commerce Bldg., South Bend, Ind.
I want to become a member of the American Legion. Please accept this blank as my application for membership in South Bend Post No. 50.
My name is (Please print) (First) (Middle) (Last)
Address
Ward No. Pet. No. Tel. No.
Military organization in which I served
Date entered service
Date discharged
Civil occupation
Annual Dues \$3.00
Initiation \$1.00
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